

Table I.D.1.c(2011) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2011

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	14,824	13,404	15,133	14,520	15,652	14,979	14,251	15,116
Industry group **								
Agric., fish., forest.	9,792	--	--	--	--	--	9,599	11,261
Mining and manufacturing	14,263	17,325	13,642	13,490	15,602	13,419	13,237	14,421
Construction	14,451	12,917	13,892	12,852	15,792	23,431	13,362	15,686
Utilities and transp.	15,399	13,247	16,418	14,093	15,948	15,664	16,114	15,235
Wholesale trade	13,760	19,957	13,354	13,115	13,877	12,706	15,520	12,567
Fin. svcs. and real estate	16,205	13,134	21,529	19,514	16,556	15,525	17,164	15,720
Retail trade	13,961	12,868	15,725	14,027	14,241	13,840	12,846	14,455
Professional services	15,579	14,240	15,355	13,954	15,751	16,907	14,686	16,033
Other services	14,140	12,634	14,377	15,611	16,576	9,071	13,255	14,789
Ownership								
For profit, incorporated	14,383	12,927	14,957	14,460	15,203	14,226	14,043	14,558
For profit, unincorporated	14,287	14,377	15,698	14,332	12,670	14,065	14,692	13,699
Nonprofit	17,334	15,537	15,537	15,050	17,530	19,105	15,258	17,668
Age of firm								
Less than 5 years	12,997	10,100	15,888	13,699	9,890	11,448 *	13,061	12,745
5-9 years	13,475	13,806	10,702	12,157	15,352	11,602	12,881	14,112
10-19 years	14,345	12,347	14,535	16,566	14,536	12,156	14,277	14,408
20 or more years	15,301	15,102	15,769	14,243	16,322	15,243	14,977	15,398
Multi/single status								
2 or more locations	15,043	21,600 *	10,914	13,275	15,937	14,940	13,345	15,109
1 location only	14,627	13,357	15,342	14,827	15,290	16,264	14,301	15,130
Percent full-time employees								
Less than 25%	14,526	14,791	11,311	13,758	8,019	17,751	13,385	15,549
25-49 %	11,626	12,883	13,693	10,847	13,676	7,671	13,129	10,149
50-74 %	13,320	13,367	13,114	13,522	13,417	13,151	13,896	12,977
75% or more	15,109	13,386	15,583	14,646	16,062	15,292	14,376	15,463
Union presence								
No union employees	14,542	13,317	15,205	14,231	15,686	14,191	14,268	14,716
Has union employees	16,419	13,589	12,971	17,202	15,490	17,213	14,322	16,766
Unknown	14,570	15,707 *	10,502 *	11,933	16,716	14,692	13,256	14,758
Percent low wage employees								
50% or more low wage	12,303	10,026	15,481	13,149	11,562	12,964	11,911	12,534
Less than 50% low wage	15,183	14,094	15,093	14,695	16,211	15,258	14,622	15,462

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.c(2011) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2011

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	300.06	653.83	1,101.38	903.98	485.65	632.78	485.84	346.29
Industry group **								
Agric., fish., forest.	2,077.69	--	--	--	--	--	2,026.63	3,275.22
Mining and manufacturing	585.27	3,950.08	1,959.97	881.82	1,177.35	1,793.78	1,428.14	625.35
Construction	636.63	546.13	1,856.82	2,054.97	2,521.48	6,710.81	787.27	2,207.54
Utilities and transp.	845.42	3,739.84	4,601.91	2,780.99	3,436.51	4,067.22	3,047.96	2,339.13
Wholesale trade	814.84	3,604.68	2,217.37	2,547.49	2,651.63	1,130.22	900.77	717.03
Fin. svcs. and real estate	831.83	1,382.64	4,557.25	2,885.29	1,425.62	1,762.02	1,904.05	712.94
Retail trade	667.41	1,924.65	2,184.10	1,585.68	941.52	1,262.72	1,072.26	662.42
Professional services	505.94	1,430.77	723.45	638.65	771.62	970.56	351.09	776.34
Other services	551.16	1,479.60	2,081.40	1,500.29	1,467.18	842.54	932.95	965.38
Ownership								
For profit, incorporated	364.52	850.33	1,140.22	1,149.50	700.17	691.45	558.12	397.06
For profit, unincorporated	608.75	1,039.48	2,066.06	1,476.33	1,981.57	606.19	714.44	938.19
Nonprofit	636.17	2,194.05	2,885.66	749.34	635.24	1,934.10	1,071.28	754.61
Age of firm								
Less than 5 years	819.90	1,855.89	2,675.23	2,409.84	2,637.32	3,620.18 *	856.92	2,817.45
5-9 years	1,037.36	1,435.27	1,564.62	1,883.03	2,439.48	2,934.85	1,270.80	1,090.40
10-19 years	826.85	713.23	1,142.58	1,761.38	1,610.08	2,516.96	719.13	1,215.38
20 or more years	266.25	959.59	1,338.09	619.67	637.79	620.85	563.59	374.95
Multi/single status								
2 or more locations	438.51	6,830.52 *	2,215.01	999.45	820.08	655.23	1,483.93	436.44
1 location only	445.83	652.09	1,154.54	876.59	898.24	4,553.79	511.79	677.92
Percent full-time employees								
Less than 25%	889.41	3,573.80	3,126.28	1,604.25	1,852.36	1,168.98	2,047.66	1,269.20
25-49 %	889.39	1,392.10	1,980.32	1,859.40	2,541.71	1,786.06	628.59	1,786.97
50-74 %	817.42	1,301.10	1,222.28	1,981.94	1,116.39	567.89	1,181.70	836.31
75% or more	341.67	744.50	1,218.13	911.33	583.51	672.88	509.76	387.31
Union presence								
No union employees	251.65	657.38	1,106.18	1,032.73	541.25	988.85	516.85	252.94
Has union employees	900.02	2,906.98	3,660.25	2,172.36	2,223.63	838.89	1,417.40	961.80
Unknown	991.33	4,966.99 *	3,321.01 *	3,558.80	4,671.01	1,272.49	3,776.68	1,033.30
Percent low wage employees								
50% or more low wage	501.36	1,326.34	1,853.94	815.09	947.68	767.80	698.70	676.01
Less than 50% low wage	331.13	641.78	1,080.67	1,027.80	599.91	704.84	553.18	387.23

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2011 Medical Expenditure Panel Survey-Insurance Component.

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